

Interest Rates and Interest Charges		Visa®	Visa® Platinum
Annual Percentage Rate (APR) for Purchases		15.84% Fixed	9.90% Fixed
APR for Balance Transfers		15.84% Fixed	9.99% Fixed
APR for Cash Advances		15.84% Fixed	11.99% Fixed
Penalty APR and When it Applies	None		
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases, cash advances and balance transfers if you pay your entire balance by the due date.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .		
Fees		Visa®	Visa® Platinum
Annual Fee		\$10.00	None
Transaction Fees			
• Balance Transfer		None	
• Cash Advances		None	
• Foreign Transaction		None	
Penalty Fees			
• Late Payment		Up to \$35.00	
• Over-the-Credit Limit		Up to \$35.00	
• Returned Payment		Up to \$35.00	
Other Fees		None	

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).* An explanation of this method is provided in your account agreement.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.